

Information to identify the case:

Debtor 1	<u>Fred A. Harker</u>	Social Security number or ITIN	xxx-xx-2804
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carol J. Harker</u>	Social Security number or ITIN	xxx-xx-4370
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-13881-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fred A. Harker

Carol J. Harker

1/2/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Fred A. Harker
Carol J. Harker
Debtors

Case No. 19-13881-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Jan 02, 2024

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Fred A. Harker, Carol J. Harker, 14 Rebecca Court, Ewing, NJ 08628-3339
518049325	#+ Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 02 2024 22:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 02 2024 22:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Jan 02 2024 22:23:00	PNC BANK, NATIONAL ASSOCIATION, CONSUMER LOAN DEPARTMENT, PO BOX 94982, CLEVELAND, OH 44101
518049318	+ EDI: BANKAMER	Jan 03 2024 03:15:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518130091	+ EDI: BANKAMER2	Jan 03 2024 03:15:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518049319	+ EDI: TSYS2	Jan 03 2024 03:15:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518147574	Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 22:33:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518049323	+ EDI: CITICORP	Jan 03 2024 03:15:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518049324	+ Email/Text: bankruptcy@diamondresorts.com	Jan 02 2024 22:23:00	Diamond Resorts Financial Services, 10600 W. Charleston Road, Las Vegas, NV 89135-1260
518049322	EDI: JPMORGANCHASE	Jan 03 2024 03:15:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518049327	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 02 2024 22:23:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518579190	Email/PDF: resurgentbknofications@resurgent.com	Jan 02 2024 22:33:54	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

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Page 2 of 3

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518579189	Email/PDF: resurgentbknofications@resurgent.com	Jan 02 2024 22:33:22	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518230804	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 02 2024 22:23:00	Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
518049328	Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 02 2024 22:23:00	Lakeview Loan Servicing, LLC., P.O. Box 37628, Philadelphia, PA 19101-0628
518049329	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 02 2024 22:24:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518171908	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 02 2024 22:24:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
519646191	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 02 2024 22:23:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
519646190	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 02 2024 22:23:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
518049330	Email/Text: Bankruptcy.Notices@pnc.com	Jan 02 2024 22:23:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518201223	Email/Text: Bankruptcy.Notices@pnc.com	Jan 02 2024 22:23:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518049331	Email/Text: Bankruptcy.Notices@pnc.com	Jan 02 2024 22:23:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
518216926	EDI: PRA.COM	Jan 03 2024 03:15:00	Portfolio Recovery Associates, LLC, c/o Diamond Resorts, POB 41067, Norfolk VA 23541
518217539	EDI: PRA.COM	Jan 03 2024 03:15:00	Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
518217609	EDI: PRA.COM	Jan 03 2024 03:15:00	Portfolio Recovery Associates, LLC, c/o Wawa,inc, POB 41067, Norfolk VA 23541
518224514	+ Email/Text: bncmail@w-legal.com	Jan 02 2024 22:24:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518538699	+ EDI: SYNC	Jan 03 2024 03:15:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518058835	+ EDI: SYNC	Jan 03 2024 03:15:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518158223	+ Email/Text: bncmail@w-legal.com	Jan 02 2024 22:24:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518049332	+ EDI: WTRRN BANK.COM	Jan 03 2024 03:15:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
518168646	Email/Text: bankruptcy@unifund.com	Jan 02 2024 22:23:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242
518208805	+ EDI: AIS.COM	Jan 03 2024 03:15:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518049333	Email/Text: membersolutions@wefloridafinancial.com	Jan 02 2024 22:23:00	WE Florida Financial, P.O. Box 14548, Fort Lauderdale, FL 33302

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Page 3 of 3

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518049321	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518049320	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518049326	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ajennings@raslg.com
Brian C. Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Christian Del Toro	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dennis P Uhlmann, Jr	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com, Bky@martonelaw.com
Frank J Martone	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bky@martonelaw.com
Kevin C. Fayette	on behalf of Joint Debtor Carol J. Harker kfayette@kevinfayette.com
Kevin C. Fayette	on behalf of Debtor Fred A. Harker kfayette@kevinfayette.com
Kevin Gordon McDonald	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Sindi Mncina	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12